

Capistrano Unified School District
2024 Benefits



Insurance Dept.



Thank you for your continued commitment as a valued member of California Schools Benefits Trust (CSBT). Capistrano Unified School District, in partnership with CSBT, has joined with VEBA to purchase and administer your district health benefits. As a result of this partnership, you receive high-quality benefits and care at the lowest possible cost.

The following information describes what you need to do to receive your 2024 Employee Benefits through CSBT/VEBA. It provides all the tools you need to enroll in, change or term benefits. Please review carefully.

- 2024 employee contribution rates for our medical plans have increased. Please review the updated rates before making your plan selection at: <https://www.capousd.org/subsites/Insurance/>
- If you are not making any changes to your current health benefit plan, there is nothing you need to do. Your health benefit elections will roll over into the 2024 plan year.
- If you would like to enroll, make changes, or waive benefits, you will need to complete the process through "MyCUSD". Instructions are enclosed.
- Employees adding dependents must submit acceptable documentation prior to January 1, 2024. Check the district insurance website for the list of acceptable documents.
- If you have a flexible spending account or childcare with American Fidelity, you will need to re-enroll for the 2024 plan year.
- There will be in-person Open Enrollment informational meetings scheduled. (See dates below). Please note, no enrollments or enrollment changes will be processed during these meetings.
- Check the district insurance website to review your plan choices/plan comparison chart, employee contribution rates, and the detailed Summary of Benefits. <https://www.capousd.org/subsites/Insurance/>
- Check the district insurance website on how to find an HMO primary care doctor for UHC and Cigna plans. <https://www.capousd.org/subsites/Insurance/>
- Check the district insurance website to find an HMO Delta Dental dentist. <https://www.capousd.org/subsites/Insurance/>

2024 Product Enhancements

- The UnitedHealthcare Performance HMO Network 2 plan will no longer be offered. Employees currently enrolled into this plan will need to select a new plan.
- The UnitedHealthcare Alliance Low Option (\$2000 deductible) will be replaced with the Alliance Journey with HRA plan offering. Employees currently enrolled in this plan will be automatically enrolled into the Alliance Journey HRA plan unless a new plan selection is made.
- KindBody: All VEBA members will have access to KindBody. Members who are enrolled into UHC, Cigna, and UMR can receive 1 full KindCycle at no cost. Kaiser members may also access KindBody at a discounted rate.
- Virtual Visit copays for all UnitedHealthcare HMO plans will be \$0. Members must use one of the four designated providers to access virtual visits at no cost: Optum, AmWell, Dr. On Demand, Teledoc
- Chiropractic/Acupuncture services will be changing from ASH to Optum. Members can seek services by going to www.myoptumhealthphysicalhealthofca.com and using CA School VEBA in the product/provider search to see an "in-network" provider.
- American Fidelity Flexible Spending Account limit is now \$3,050.

For more information on your VEBA benefits, go to the MyVEBA portal at myveba.org.

Important Dates:

Date	Time	Event & Location
October 16, 2023	N/A	Open Enrollment Starts (online through "MyCUSD")
October 16, 2023	4:30 - 6:30 p.m.	In person meeting – District Office Board Room
October 30, 2023	4:30 - 6:30 p.m.	In person meeting – District Office Board Room
November 3, 2023	4:30 - 6:30 p.m.	Open Enrollment Deadline Last Day to Enroll Online
January 1, 2024	N/A	Effective Date of New Plans